EXHIBIT A

25-06-08 05:45pm From-

From-CURIALE DELLAVERSON, et al.

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NC-6-5-07

From: Nick Cortezi

Sent: Tuesday, May 22, 2007 12:27 PM

To: Mutt Nichols

Subject: FW:

FYI-will discuss when I return nick

Nick Cortezi CEO Ail Risks, Ltd. 10150 York Road, 5th Floor Hunt Valley, MD 21030 Phone-410-828-5810 ext. 3013 Fax-410-828-8179 ncortezi@ailrisks.com

From: Michael McGrath [mailto:mcgrath.m@sbcglobal.net]

Sent: Tuesday, May 22, 2007 11:45 AM

To: Nick Cortezi Subject: RE:

Nick

Thought it would easier to see in writing what we would be talking about for us to consider a move. Thanks again for dinner; we both had a good time.

As mentioned earlier we are set and comfortable for a min of 5-6 years based on acquistion of Bysis and overall plan for JC Flowers. Our main point besides salary is a commitment for 6 years. Based on our revenue projections for this year and next we would need the following:

6 Year Deal

Mike-Redacted nin

Cyndi.Redacted min

Sign on Bonus-Redacted (combined) of which Redacted is my deferred compessation plan and shares of JC Flowers. We would also like to see the compensation plan as the above mentioned salaries are minimum (we fully expect to hit our bonus plan.)

also have the usual parking, gas, and club dues(Golf) picked up on expense account.

Does not make sense for us to move anywhere if the years and salaries are not guarenteed.

Couple of thoughts on paper.....

Regards,

Mike

12/4/2007

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Nick Cortezi < NCORTEZI@allrisks.com > wrote:

Looking forward to dinner-would you let me know Cyndi's total comp numbers so that I can work them into the equation?

Thanks,

Nick

Nick Cortezi CRO. All Risks, Ltd. 10150 York Road, 5th Floor Hunt Valley, MD 21030 Phone- 410-828-5810 ext. 3013 Fax- 410-828-8179 ncortezi@alirisks.com

From: Michael McGrath [malito:mcgrath.m@sbcglobal.net]

Sent: Monday, May 07, 2007 2:52 PM

To: Nick Cortezi

Subject

Good to go with Cyndi on the 16th at Cosmo's -- 6ish. Couple of items

Years-5 year firm/6 preferred(my own comfort)

If bought out I can cash out (paid in full)

Deferred compensation(you have the amount and shares of current company**need to consider** Not interested in taking a cut in pay. The latter amount suggested is min, on our conversation. Some things to look forward too. If does not look good then no problem. Let me know so we are not sitting at the table by ourselves.

Need to look into Cyndi and guarantee for min of 3 yr. Salary plus bonus.

Otherwise will not be interested.

Michael McGrath

Executive Vice President

Crump Insurance Services - San Francisco

415-537-2308(direct)

415-986-4553(Fax)

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